

Claim Listing

Claims 44 and 46-51 are now pending. Claim 44 is currently amended. Claims 15-21, 35-41, and 45 are canceled.

1-43. (Canceled)

44. (Currently amended) A method comprising the steps of:
receiving from a potential borrower, via a computer network, an indication of interest in exploring real estate property financing options;
receiving from said potential borrower, via said computer network, information regarding one or more real estate properties to be financed, said information including at least location, expected holding period, and use of each of said one or more real estate properties;
receiving from said potential borrower, via said computer network, information describing one or more of said potential borrower's existing financial assets and said potential borrower's expected rate of return on said assets;
receiving, via said computer network, information describing one or more loan products;
and
based on said received information, presenting, via a computer connected to said computer network, one or more loan product recommendations to said potential borrower, and presenting projected borrower change in net worth information for each of said one or more loan product recommendations;

wherein for each of said one or more loan product recommendations, each projected borrower change in net worth is based on said expected rate of return applied to differences in monthly payments among loan products.

45. (Canceled).

46. (Previously presented) The method of claim 44, further comprising receiving from said potential borrower, via said computer network, an interest rate projection, and wherein said one or more loan product recommendations are based, at least in part, on said interest rate projection.

47. (Previously presented) The method of claim 44, further comprising receiving information, via said computer network, describing one or more financing goals of said

potential borrower, and wherein said one or more loan product recommendations are based, at least in part, on said one or more financing goals.

48. (Previously presented) The method of claim 44, wherein said one or more loan product recommendations comprise a financing strategy recommendation.

49. (Previously presented) The method of claim 44, wherein each of said loan product recommendations is assigned a total score.

50. (Previously presented) The method of claim 49, wherein said total score is based on a total product score and a goal score.

51. (Previously presented) The method of claim 44, wherein each of said loan product recommendations is presented along with a corresponding estimated change in net worth.